

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF INDIANA
INDIANAPOLIS DIVISION

In Re:)
)
)
CULP, ROBERT TODD)
)
) Bankruptcy No. 19-02578-13
)
)
Debtor.)

COMPLAINT TO AVOID WHOLLY UNSECURED LIEN OF OSSIAN STATE BANK

COMES NOW the Debtor Robert Culp and for his Complaint to Avoid Lien of Ossian State Bank States as follows:

1. Debtor Robert Culp who is the owner in fee simple of the real estate located at 146 S. Nursery Rd., Anderson Indiana 46012 whose legal description is attached as Exhibit A states as follows:
2. There is a first mortgage on the property held by in the amount of \$ 70,381.02 by Select Portfolio Servicing, Inc.
3. There is a second lien on the property held by Cadlerock in the amount of \$ 36,735.79.
4. Ossian has a third priority lien on the property in the amount of \$ 27,936.99. According to Ossian's own proof of claim the entire amount of this lien is unsecured. (Claim 15 filed June 4, 2019)
5. The value of the real estate is \$ 80,000.00.
6. There is no equity to secure the lien of Ossian.
7. Counsel for Ossian has already appeared in this matter and has agreed to accept service of this Adversary Proceeding on behalf of his client.

WHEREFORE the Debtor requests that the lien of Ossian State Bank on the Debtor's real estate a 146 S. Nursery Road be stripped and for all further relief which this Court deems just and proper in the premises.

Respectfully submitted

/s/ Steven J. Halbert
Steven J. Halbert

CERTIFICATE OF SERVICE

I hereby certify that copy of this Complaint was served upon the following either electronically or by United States Mail, first class postage prepaid on this 19th day of March 2020.

Respectfully submitted

/s/ Steven J. Halbert
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